

Information to identify the case:

Debtor 1	Michael Paul Hill	Social Security number or ITIN	xxx-xx-2309
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	Heather Lynn Hill	Social Security number or ITIN	xxx-xx-4758
	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10959-TPA			
Date case filed for chapter 13 9/12/17			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Paul Hill	Heather Lynn Hill
2. All other names used in the last 8 years		
3. Address	20 Johnson Street Union City, PA 16438	20 Johnson Street Union City, PA 16438
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814-464-9740 Date: 10/5/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting</p>		
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p>	<p>Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501</p> <p>Filing deadline: 1/8/18</p> <p>Filing deadline: 2/5/18</p> <p>Filing deadline: 3/11/18</p>
	<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
<p>9. Filing of plan</p>	<p>The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of creditors.</p> <p>Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend.</p> <p>The hearing on confirmation will be held on: 11/7/17 at 03:00 PM, Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael Paul Hill
 Heather Lynn Hill
 Debtors

Case No. 17-10959-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: gamr
 Form ID: 309I

Page 1 of 2
 Total Noticed: 56

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db/jdb +Michael Paul Hill, Heather Lynn Hill, 20 Johnson Street, Union City, PA 16438-1466
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty Nicholas R. Pagliari, MacDonald, Illig, Jones & Britton LLP, 100 State Street, Suite 700, Erie, PA 16507-1459
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14691352 +Aes / Pnc Bank, Po Box 61047, Harrisburg, PA 17106-1047
 14691354 +Anesthesia Consultants of Erie, 232 West 25th Street, Erie, PA 16544-0002
 14691355 +Ariosa Diagnostics Inc, Dept. Ch 16829, Palatine, IL 60055-0001
 14691356 +Associated Clinclical Laboratories, PO Box 740631, Cincinnati, OH 45274-0631
 14691360 +CBCS, PO Box 2724, Columbus, OH 43216-2724
 14691361 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 14691363 +Community Medicine, Inc., 1024 West View Park Drive, Pittsburgh, PA 15229-1771
 14691366 +Creditech / Cbav, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
 14691369 +Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
 14691371 +First Federal Credit & Collections, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122-5662
 14691372 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
 14691378 +Medicor Associates Inc, 3330 Peach Street, Room 203, Erie, PA 16508-2772
 14691380 +North American Partners in Anesthesia, PO Box 275, Glen Head, NY 11545-0275
 14691381 +Ob/Gyn Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423
 14691384 +Pathology Associates of Erie, 5700 Southwyck Boulevard, Toledo, OH 43614-1509
 14691386 +Receiiables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
 14691393 +Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
 14691395 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14691396 +Upper Body Rehabilitation Center, 300 State Street, Suite 206, Erie, PA 16507-1429
 14691398 Wells Fargo Financial National Bank, Cscl Dispute Team N8235-04m, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Oct 06 2017 01:22:53 Daniel P. Foster,
 Foster Law Offices, PO Box 966, Meadville, PA 16335
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2017 01:23:10 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 06 2017 01:23:15
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14691353 EDI: HNDA.COM Oct 06 2017 01:23:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 14691357 +EDI: CAPITALONE.COM Oct 06 2017 01:23:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14691358 +EDI: CAPITALONE.COM Oct 06 2017 01:23:00 Capital One / Nautilus, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14691359 +EDI: MERRICKBANK.COM Oct 06 2017 01:23:00 Cardworks / CW Nexus, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 14691362 +EDI: WFNNB.COM Oct 06 2017 01:23:00 Comenity Bank / Kings Sizes, Po Box 182125,
 Columbus, OH 43218-2125
 14691364 +EDI: CCS.COM Oct 06 2017 01:23:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 14691365 +EDI: RCSFNBMARIN.COM Oct 06 2017 01:23:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 14691367 EDI: RCSDELL.COM Oct 06 2017 01:23:00 Dell Financial Services, Attn: Bankruptcy,
 Po Box 81577, Austin, TX 78708
 14699042 EDI: DISCOVER.COM Oct 06 2017 01:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14691368 +EDI: DISCOVER.COM Oct 06 2017 01:23:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14691370 +EDI: BLUESTEM Oct 06 2017 01:23:00 Fingerhut, 6250 Ridgewood Road,
 St Cloud, MN 56303-0820
 14691373 +EDI: IIC9.COM Oct 06 2017 01:23:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 14691374 +EDI: CBSKOHLS.COM Oct 06 2017 01:23:00 Kohls / Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 14691375 +E-mail/Text: bk@lendingclub.com Oct 06 2017 01:23:27 Lending Club Corporation,
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
 14691376 E-mail/Text: camanagement@mtb.com Oct 06 2017 01:23:03 M & T Bank, Po Box 844,
 Buffalo, NY 14240
 14691377 +E-mail/Text: mwetherbee@mmchs.org Oct 06 2017 01:23:25 Meadville Medical Center,
 1034 Grove Street, Meadville, PA 16335-2945
 14691379 +E-mail/Text: electronicbkydocs@nelnet.net Oct 06 2017 01:23:19 Nelnet, Bankruptcy,
 Po Box 82505, Lincoln, NE 68501-2505
 14691383 +EDI: AGFINANCE.COM Oct 06 2017 01:23:00 Onemain Financial, Attn: Bankruptcy,
 Po Box 3251, Evansville, IN 47731-3251

District/off: 0315-1

User: gamr
Form ID: 309I

Page 2 of 2
Total Noticed: 56

Date Rcvd: Oct 05, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14691382 +EDI: AGFINANCE.COM Oct 06 2017 01:23:00 Onemain Financial, Po Box 1010,
Evansville, IN 47706-1010
14692183 +EDI: PRA.COM Oct 06 2017 01:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14691385 +E-mail/Text: BankruptcyMail@questdiagnostics.com Oct 06 2017 01:23:39 Quest Diagnostic,
3 Giralda Farms, Madison, NJ 07940-1027
14691387 +EDI: RMSC.COM Oct 06 2017 01:23:00 Syncb, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14691388 +EDI: RMSC.COM Oct 06 2017 01:23:00 Syncb / HH Gregg, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14691389 +EDI: RMSC.COM Oct 06 2017 01:23:00 Syncb / Specialized, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14691390 +EDI: RMSC.COM Oct 06 2017 01:23:00 Synchrony Bank / JCPenneys, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14691391 +EDI: RMSC.COM Oct 06 2017 01:23:00 Synchrony Bank / Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14691392 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Oct 06 2017 01:23:27 Time Warner Cable,
60 Columbus Circle, New York, NY 10023-5860
14691394 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 06 2017 01:23:31 UPMC Hamot, 201 State Street,
Erie, PA 16550-0001
14691397 +EDI: VERIZONEAST.COM Oct 06 2017 01:23:00 Verizon, Bankruptcy Administration,
500 Tecnolgy Drive, Suite 500, Weldon Springs, MO 63304-2225

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
cr* +Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Michael Paul Hill dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Heather Lynn Hill dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Nicholas R. Pagliari on behalf of Creditor Erie Community Credit Union npagliari@mjb.com,
sburick@mjb.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com

TOTAL: 6